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**From:** Ron Blum [mailto:roland5m@yahoo.com]

**Sent:** Tuesday, February 16, 2010 4:34 PM

**To:** EBSA, E-ORI - EBSA

**Subject:** Lifetime Income Distributions

I do not want to turn my money over to any financial institution. The incentives for pay of the financial services employees is not geared to the success of their management of customers accounts but rather to the income that they generate for their employer. I wanted a lifetime guaranteed income but found that the amount I had to sacrifice compared to what I do on my own and the increased risk I had to assume through the non-diversification of my assets and my distrust of my asset holder made an annuity unacceptable.

Virtually no financial services company is as economically sound as they were twenty five years ago. If they do not care about their debt ratings, why would anyone want to give their money to them.

The industry has made itself a joke and should not take them seriously.

Ronald Blum